

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
4/16/2004

Original Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE
FOR ALETHES, LLC, ITS SUCCESSORS AND
ASSIGNS

Recorded in:
Volume: 02000
Page: 00774
Instrument No: 00019359

Mortgage Servicer:
M&T Bank is representing the Current
Beneficiary/Mortgagee under a servicing agreement with
the Current Beneficiary/Mortgagee.

Grantor(s)/Mortgagor(s):
ROBERT E. RUSSELL AND SHARYN RUSSELL,
HUSBAND AND WIFE
Current Beneficiary/Mortgagee:
Lakeview Loan Servicing, LLC

2020 Jul 23 PM 12:28
COUNTY CLERK, WOOD CO TX

Property County:
WOOD

Mortgage Servicer's Address:
1 Fountain Plaza,
Buffalo, NY 14203

Legal Description: LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

Date of Sale: 10/6/2020

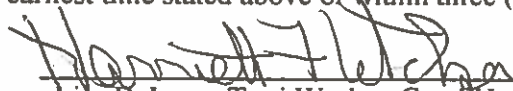
Earliest Time Sale Will Begin: 1:00 PM

Place of Sale of Property: At the east (front) door of the Wood County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

Notice Pursuant to Tex. Prop. Code § 51.002(i):

Assert and protect your rights as member of the armed forces of the United States. If you or your spouse are serving on active military duty, including active military duty as a member of the Texas National or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please *Send* written notice of the active duty military service to the sender of this notice immediately.



Lisa DeLong, Terri Worley, Carol Hampton, Jeffrey Hampton, Robert LaMont, Sheryl LaMont, Ronnie Hubbard, Harriett Fletcher or Allan Johnston or Thuy Frazier or Cindy Mendoza or Catherine Allen-Rea or Cole Patton, Substitute Trustee
MCCARTHY & HOLTHUS, LLP
1255 WEST 15TH STREET, SUITE 1060
PLANO, TX 75075

07-23-20 20

EXHIBIT "A"

All that certain tract or parcel of land situated in the J. CRAWFORD SURVEY, ABSTRACT NO. 108, Wood County, Texas; being a part of that certain 21.207 acre tract described in Deed to L.K. Gwaltney, dated 1996, recorded in Volume 1500, Page 35, Real Property Records of said County; and being more particularly described as follows:

BEGINNING at a 5/8 inch iron pipe found for corner situated on the Northwest corner of Lot 13 - 0.500 acre tract (unrecorded), and being S 40° 20' W - 109.0 feet from the Northernmost Northwest corner of a 9.520 acre tract shown on the plat of The Park Addition as shown by Plat recorded in Volume 9, Page 155, Plat Records of said County;

THENCE S 49° 40' W along the West line of said 0.500 acre tract - 200.0 feet to a 5/8 inch iron pipe found on the Southwest corner of said 0.500 acre tract;

THENCE S 40° 20' W along the North right-of-way line of County Road No. 1541 (being 30 feet from the centerline) - 109.0 feet to a 5/8 inch iron pipe found on the Southeast corner of Lot 15 - 0.500 acre tract (unrecorded);

THENCE N 49° 40' E along the East line of last said 0.500 acre tract - 200.0 feet to a 5/8 inch iron pipe found on the Northeast corner of last said 0.500 acre tract;

THENCE N 40° 20' E - 109.0 feet to the PLACE OF BEGINNING containing 0.500 acres, more or less.

NOTE: Bearings based on the North line of a 9.520 acre tract described in Volume 9, page 155, Plat Records of Wood County, Texas.

FILED FOR RECORD
2020 SEP -3 PM 1:47
COUNTY CLERK, WOOD CO TX

Notice of Substitute Trustee Sale

T.S. #: 20-3878

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

Date, Time, and Place of Sale - The sale is scheduled to be held at the following date, time and place:

Date: 10/6/2020

Time: The sale will begin no earlier than 1:00 PM or no later than three hours thereafter.
The sale will be completed by no later than 4:00 PM

Place: Wood County Courthouse in QUITMAN, Texas, at the following location: Wood County Courthouse, 100 Main Street, Quitman, TX 75783
OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

Property To Be Sold - The property to be sold is described as follows:

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND BEING LOT NO. 3A, IN BLOCK NO. 213, CITY OF MINEOLA, WOOD COUNTY, TEXAS.

BEING THE SAME LAND SURVEYED BY ROBERT GEORGE GAYNOR, S.P.L.S. NO. 5669, DATED OCTOBER, 2003.

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust is dated 10/6/2003 and is recorded in the office of the County Clerk of Wood County, Texas, recorded on 10/10/2003 in Book 1956 Page 493 of the Real Property Records of Wood County, Texas.

811 NORTH PACIFIC STREET
MINEOLA, TX 75773

Trustor(s): JOHN D LAPOINTE and
JEANETTE M LAPOINTE

Original Beneficiary: MORTGAGE
ELECTRONIC
REGISTRATION SYSTEMS,
INC., SOLELY AS
NOMINEE FOR SFMC, LP.
D/B/A SERVICE FIRST
MORTGAGE COMPANY,
ITS SUCCESSORS AND
ASSIGNS

T.S. #: 20-3878

Current Beneficiary: **Nationstar Mortgage LLC d/b/a Mr. Cooper** **Loan Servicer:** **Nationstar Mortgage**

Current Substituted Trustees: **Darla Boettcher, Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Shawn Schiller, Patrick Zwiers, Jami Hutton, Dana Kamin, Lisa Bruno, Ronda Tyler, Sharon St. Pierre, Ronnie Hubbard, Allan Johnston, Sheryl LaMont, Robert LaMont, Kendal Farmer, Harriett Fletcher, David Sims, Lisa DeLong, Terri Worley, Rick Snoke, Briana Young, Patricia Sanchez, Heather Smith**

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

Type of sale - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by JOHN D LAPOINTE AND WIFE JEANETTE M LAPOINTE. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$44,000.00, executed by JOHN D LAPOINTE AND WIFE JEANETTE M LAPOINTE, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR SFMC, LP. D/B/A SERVICE FIRST MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of JOHN D LAPOINTE AND WIFE JEANETTE M LAPOINTE to JOHN D LAPOINTE and JEANETTE M LAPOINTE. Nationstar Mortgage LLC d/b/a Mr. Cooper is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the beneficiary:

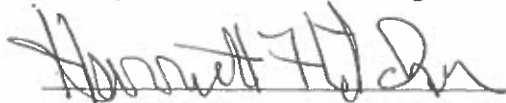
Nationstar Mortgage LLC d/b/a Mr. Cooper
8950 Cypress Waters Blvd.
Coppell, TX 75019

(888) 480-2432

T.S. #: 20-3878

Dated: Sept. 03, 2020

Darla Boettcher, Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Shawn Schiller, Patrick Zwiers, Jami Hutton, Dana Kamin, Lisa Bruno, Ronda Tyler, Sharon St. Pierre, Ronnic Hubbard, ~~Allan Johnston~~, Sheryl LaMont, Robert LaMont, Kendal Farmer, ~~Harriett Fletcher~~, David Sims, Lisa DeLong, Terri Worley, Rick Snoke, Briana Young, Patricia Sanchez, Heather Smith,



Prestige Default Services
600 E John Carpenter Freeway, Suite 175
Irving, Texas 75062
Phone: (949) 427-2010
Fax: (949) 427-2732
Sale Line Information: 800-280-2832
Website: AUCTION.COM

AFTER RECORDING, PLEASE RETURN TO:
Prestige Default Services
600 E John Carpenter Freeway, Suite 175
Irving, Texas 75062
Attn: Trustee Department

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

FILED FOR RECORD
2020 SEP 10 AM 10:52
COUNTY CLERK, WOOD CO TX

DATE: September 1, 2020

DEED OF TRUST:

Date: November 26, 2015
Grantor: Charles Chiodo
Grantor's County: Wood
Beneficiary: First National Bank of Winnsboro
Substitute Trustee: Edgar J. Garrett, Jr.
Recorded: Clerk Document Number 2015 - 00014076, Real Property Records of Wood County
Property: Exhibit A attached hereto and made part hereof as if copied verbatim

NOTE:

Date: November 26, 2015
Amount: \$74,000.00
Debtor: Charles Chiodo
Holder: First National Bank of Winnsboro


DATE OF SALE OF PROPERTY: October 6, 2020

EARLIEST TIME OF SALE PROPERTY: 10:00 A.M.

PLACE OF SALE PROPERTY: East Steps, Wood County Courthouse, Quitman, Texas

Because of default in performance of the obligations of the deed of trust, Edgar J. Garrett, Jr., Substitute Trustee, will sell the property by public auction to the highest bidder for cash at the place and date specified to satisfy the debt secured by the deed of trust. The sale will begin at the earliest time stated above or within three hours after that time.

Witness my hand on September 1, 2020.



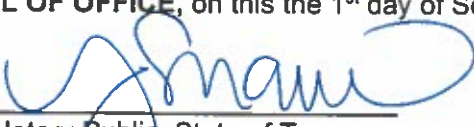
Edgar J. Garrett, Jr., Substitute Trustee

STATE OF TEXAS)
COUNTY OF HUNT)

BEFORE ME, the undersigned authority, on this day personally appeared Edgar J. Garrett, Jr., **Substitute Trustee**, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purposes and consideration therein expressed, and in the capacity therein stated.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, on this the 1st day of September, 2020.





Notary Public, State of Texas

FAIR DEBT COLLECTION PRACTICES ACT NOTICE

Pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. Sections 1601, et seq., we are providing you with the following notice in connection with the collection of all indebtedness and obligations evidenced by or securing payment of the note described in the letter accompanying this notice (the "Debt"):

Unless you dispute the validity of all or any portion of the Debt within thirty (30) days after receipt of this notice, we will assume that the Debt is valid. The amount of the Debt and the name of the creditor to whom the Debt is owned (the "Lender") are stated in the letter accompanying this notice. If you do notify us in writing within the thirty-day period that all or any portion of the Debt is disputed, we will mail you verification of the Debt or a copy of a judgment against you (if the Debt has been rendered to a judgment); in addition, upon your written request, the name and address of the original creditor, if different from Lender.

One purpose of this communication is to collect a debt and any information obtained will be used for this purpose.

EXHIBIT "A"

All that certain tract or parcel of land situated in the G.B. KING SURVEY, ABSTRACT NO. 3, CITY OF WINNSBORO, Wood County, Texas; being all of that certain Lot 4 and part of Lot 6, Block D, GIBSON PARK ADDITION, as shown by Plat recorded in Volume 2, Page 1, Plat Records of Wood County, Texas; being all of that certain tract described in Deed to Gene Andrews and wife, Linda, dated 1992, recorded in Volume 1310, Page 187, Real Property Records of said County; and being more particularly described as follows:

BEGINNING at a capped ½ inch iron rod marked "Swanner" set on the Northeast corner of said Lot 4, on the Southeast corner of Lot 3, and on the West right-of-way line of Center Street (being 25.0 feet from the centerline);

THENCE S 28°15'00" E along said right-of-way line – 100.66 feet to a capped ½ inch iron rod marked "Swanner" set on the Southeast corner of said Lot 4 and on the Northeast corner of Lot 5;

THENCE S 61°38'45" W along the South line of said Andrews tract, at 55.00 feet passing the Northwest corner of said Lot 5, and at a total distance of 105.00 feet to a ½ inch iron rod found on the Southwest corner of said Andrews tract;

THENCE N 28°15'06" W along the West line of said Andrews tract, at 48.10 feet passing the Southeast corner of Lot 7, and at a total distance of 100.80 feet to a chain-link fence corner found on the Northwest corner of said Lot 4 and on the Northeast corner of said Lot 7;

THENCE N 61°43'10" E along the North line of said Lot 4 – 105.00 feet to the PLACE OF BEGINNING containing 0.243 acres, as surveyed by Lynn Swanner, Registered Professional Land Surveyor No. 3806 for the State of Texas, during the month of April, 2002.

FILED FOR RECORD
2020 SEP 11 PM 12: 24
COUNTY CLERK, WOOD CO TX

NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public nonjudicial foreclosure sale.

1. **Deed of Trust.** The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the following described deed of trust (the "Deed of Trust"):

Date:	September 14, 2016
Grantor:	Kadi Properties, LLC
Beneficiary:	VeraBank, N.A. (f/k/a Citizens National Bank)
Substitute Trustee:	Scott A. Ritcheson, and/or Douglas A. Ritcheson, and/or Charles E. Lauffer, Jr., and/or Lance Vincent
Recording Information:	Deed of Trust recorded under Clerk's File No. 2016-00009240 in the Official Public Records of Wood County, Texas.

2. **Property to be Sold.** The property to be sold (together, the "Property") is described as follows:

The "Real Property":

All that certain lot, tract or parcel of land situated in Wood County, Texas, being more particularly described on what is attached hereto as Exhibit "A" and made a part hereof for all purposes, together with all buildings, improvements and fixtures, and all easements, rights of way, appurtenances, water and water rights, other rights, royalties, and profits relating to such property, and all mineral, oil, gas, geothermal and similar interests thereunder.

The "Personal Property":

All equipment, fixtures, and other articles of personal property now attached to, affixed to, or located on the Real Property, together with all accessions, parts, and additions to same.

3. **Date, Time, and Place of Sale.** The sale is scheduled to be held at the following date, time and place:

Date: **October 6, 2020**

Time: The sale shall begin no earlier than 1:00 p.m. or no later than three (3) hours thereafter. The sale shall be completed by no later than 4:00 p.m.

Place: Wood County Courthouse in Quitman, Texas, at the following location:

In the area of such Courthouse designated by the Wood County Commissioners' Court as the area where foreclosure sales shall take place, or, if no such area has been designated, then at the East door of the Wood County Courthouse, in Quitman, Texas.

The Deed of Trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the Deed of Trust need not appear at the date, time and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. Such reporting or refiled may be after the date originally scheduled for this sale.

4. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the date the property is sold.

The sale will be made expressly subject to unpaid ad valorem taxes and any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all other matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust.

Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

A purchaser at the sale of the Property "acquires the Property "AS IS" without any expressed or implied warranties" (except as to the warranties of title from the grantor identified in the Deed of Trust described below). Any purchaser acquires the Property "at the purchaser's own risk." Texas Property Code §51.009. Nothing set forth in this Notice is an express or implied representation or warranty regarding the Property, all of which are specifically disclaimed by the undersigned and by the beneficiary of the herein described Deed of Trust.

5. Type of Sale. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by Kadi Properties, LLC. The Deed of Trust is dated September 14, 2016, and is recorded in the office of the County Clerk of Wood County, Texas, under Clerk's File No. 2016-00009240 in the Official Public Records of Wood County, Texas. Pursuant to Texas Business and Commerce Code §9.604 and to the extent the Personal Property is not a permanent improvement or fixture to the Real Property, this foreclosure sale shall proceed as against both the Real Property and the Personal Property in accordance with the terms and provisions of the Deed of Trust and the Texas Property Code.

6. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including, but not limited to, (1) the September 14, 2016 promissory note in the original principal amount of \$1,240,000.00, executed by Kadi Properties, LLC, and payable to the order of Citizens National Bank (now known as VeraBank, N.A.); (2) all renewals and extensions of the note; (3) all interest, late charges, fees and other expenses payable under said note on the herein described

Deed of Trust; and (4) all other debts and obligations described in the Deed of Trust (including all debts secured by any cross-collateralization clause in the Deed of Trust). VeraBank, N.A. is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, VeraBank, N.A., Attention: Jon Moore, telephone (903) 526-7300.

7. Default and Request to Act. Default has occurred under the Deed of Trust, and the beneficiary has asked me, as substitute trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

DATED: September 10, 2020.



SCOTT A. RITCHESON, Substitute Trustee
821 ESE Loop 323, Suite 530
Tyler, Texas 75701
Tel: (903) 535-2900
Fax: (903) 533-8646

Notice to Members of the Armed Forces of the United States:

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

EXHIBIT "A"

ALL THAT CERTAIN TRACT LOT OR PARCEL OF LAND, A PART OF THE A. HAMILTON SURVEY A-285 AND THE D. FULLER SURVEY A-207, WOOD COUNTY, TEXAS, AND ALSO BEING ALL OF THE RESIDUE OF THAT CERTAIN CALLED 1.906 ACRE TRACT 3 OF LAND THAT IS DESCRIBED IN A DEED DATED MARCH 4, 1998 FROM GARY Y. YAMAMOTO TO YAMAMOTO TEXAS PROPERTIES, L.L.C. THAT IS RECORDED IN VOLUME 1601 PAGE 514 OF THE REAL PROPERTY RECORDS OF WOOD COUNTY, TEXAS, AND BEING MORE COMPLETELY DESCRIBED AS FOLLOWS TO WIT;

BEGINNING AT A 1/2 INCH IRON ROD SET FOR CORNER AT THE S.W.C. OF SAID TRACT, SAME BEING THE S.E.C. OF THAT CERTAIN TRACT TO J.C.D. ENTERPRISES, LLC (2013-00007483) AND IN THE N.B.L. OF WEST F.M. #564 (AKA, LOOP 564) FROM WHICH A METAL FENCE CORNER, BEARS SOUTH 87 DEGREES 35 MINUTES 47 SECONDS EAST, 1.56 FEET;

THENCE NORTH 00 DEGREES 10 MINUTES 08 SECONDS EAST, ALONG THE W.B.L. OF SAID TRACT AND THE E.B.L. OF SAID J.C.D. ENTERPRISES TRACT FOR A DISTANCE OF 143.26 FEET TO A 1/2 INCH IRON ROD SET FOR CORNER AT AN ANGLE BREAK IN SAID LINES, FROM WHICH A FENCE CORNER, BEARS SOUTH 35 DEGREES 25 MINUTES 35 SECONDS EAST, 2.45 FEET;

THENCE NORTH 01 DEGREES 19 MINUTES 45 SECONDS WEST, CONTINUING ALONG SAID LINES FOR A DISTANCE OF 167.31 FEET TO A 2.0 INCH IRON PIPE FOUND FOR CORNER AT THE N.W.C. OF SAID TRACT;

THENCE NORTH 89 DEGREES 41 MINUTES 42 SECONDS EAST, ALONG THE N.B.L. OF SAID TRACT AND THE S.B.L. OF THE NORTH PARK ADDITION BLOCK 1 (VOL. 3 PG. 14 P.R.) FOR A DISTANCE OF 207.95 FEET TO A 1/2 INCH IRON ROD SET FOR CORNER AT THE N.W.C. OF A CALLED 0.386 ACRES (VOL. 1767 PG. 398);

THENCE SOUTH 01 DEGREES 03 MINUTES 51 SECONDS EAST, ACROSS SAID TRACT AND ALONG THE W.B.L. OF SAID CALLED 0.386 ACRES FOR A DISTANCE OF 166.43 FEET TO A 1/2 INCH IRON ROD SET FOR CORNER AT THE S.W.C. OF SAID CALLED 0.386 ACRES AND THE N.W.C. OF THAT CERTAIN CALLED 1.033 ACRES TO WOOD COUNTY NATIONAL BANK (VOL. 1389 PG. 210);

THENCE SOUTH 10 DEGREES 45 MINUTES 37 SECONDS EAST, ALONG THE SOUTHERLY E.B.L. OF SAID TRACT AND THE W.B.L. OF SAID CALLED 1.033 ACRES FOR A DISTANCE OF 140.34 FEET TO A 1/2 INCH IRON ROD SET FOR CORNER AT THE S.E.C. OF SAID TRACT AND THE N.B.L. OF SAID LOOP 564 AND BETWEEN TWO CONCRETE DRIVES;

THENCE SOUTH 83 DEGREES 12 MINUTES 12 SECONDS WEST, ALONG THE S.B.L. OF SAID TRACT AND THE N.B.L. OF SAID LOOP FOR A DISTANCE OF 66.73 FEET TO A BRASS DISK R.O.W. MONUMENT FOUND FOR CORNER AT AN ANGLE POINT IN SAID LINES;

THENCE NORTH 89 DEGREES 48 MINUTES 54 SECONDS WEST , CONTINUING ALONG SAID LINES FOR A DISTANCE OF 167.52 FEET TO THE PLACE OF BEGINNING, CONTAINING 1.5234 ACRES.

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD, THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

COUNTY CLERK, WOOD CO TX

NOTICE OF SALE BY SUBSTITUTE TRUSTEE

STATE OF TEXAS

§
§
§

KNOW ALL MEN BY THESE PRESENTS:

COUNTY OF WOOD

Note: Sale Contract dated August 23, 2013 executed and delivered by Bobby Reep and Sherrie Reep to Green Tree Servicing LLC

Security Instrument: Purchase Money Deed of Trust, dated August 23, 2013, executed and delivered by Bobby Reep and Sherrie Reep to Green Tree Servicing LLC, to secure payment of that certain Sale Contract, recorded as Document Number 2013-00010843, in Wood County, Texas.

Original Creditor: Green Tree Servicing LLC

Current Holder: The Bank of New York Mellon, as Indenture Trustee, for Mid-State Capital Corporation 2004-1 Trust

Current Owner: The Bank of New York Mellon, as Indenture Trustee, for Mid-State Capital Corporation 2004-1 Trust

Mortgage Servicer: New Rez LLC d/b/a Shellpoint Mortgage Servicing ("Servicer"), 75 Beattie Pl. #300, Greenville, SC 29601

Appointed Substitute Trustees: JIM MILLS, SUSAN MILLS, EMILY NORTHERN, RUSSELL SLATON, BOB GIDEON, ED HENDERSON, JAMEY PARSONS, JOE HALLONQUIST, KRISTEN ALDREDGE, LAURIE BLACKWELL, MARY MCCAULY, TOM SWEARINGEN
9065 JOLLYVILLE, SUITE 203A, AUSTIN, TX 78759

Note: Each substitute trustee is authorized individually, to act alone without the joinder of the other trustees.

The Substitute Trustees are authorized to sell the Premises at public venue to the highest bidder or bidders, for cash.

AND
LISA DELONG, TERRI WORLEY, HARRIETT FLETCHER, ROBERT LAMONT, SHERYL LAMONT, ALLAN JOHNSTON. SHARON ST. PIERRE, RONNIE HUBBARD, LISA DELONG, TERRI WORLEY, HARRIETT FLETCHER, ROBERT LAMONT, SHERYL LAMONT, ALLAN JOHNSTON. SHARON ST. PIERRE, RONNIE HUBBARD, SERVICE LINK, 3220 EL CAMINO REAL, IRVINE, CA 92602

AND

PROPERTY ADDRESS: 174 Private Rd 8569 Winnsboro, TX 75494	RP FILE NO. SHIELL02-22	BORROWER: Reep, Bobby & Sherrie
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DARLA BOETTCHER, RAMIRO CUEVAS, AURORA CAMPOS,
JONATHAN HARRISON, SHAWN SCHILLER, PATRICK ZWIERS,
JAMI HUTTON, DANA KAMIN, LISA BRUNO, RONDA TYLER,
SHARON ST. PIERRE, RONNIE HUBBARD, ALLAN JOHNSTON,
SHERYL LAMONT, ROBERT LAMONT
AUCTION.COM, 1 MAUCHLY, IRVINE, CA 92618

AND

JOSE A. BAZALDUA OR ANTONIO BAZALDUA OR SUSAN
BOWERS
XOME, 750 TX-121, SUITE 100, LEWISVILLE, TX 75067

AND

T. J. RINEY, H. HOOPER, S.G. HARVEY, B.K. PACKARD, M.
SANTOYO
5420 LBJ FREEWAY, SUITE 220, DALLAS, TX 75225

Property to be sold:

174 Private Rd 8569, Winnsboro, TX 75494, and as further described in Exhibit A attached hereto, along with the improvements on such real property and any after acquired permanent improvements or title to such improvements and/or real property (the "Premises" as described in §9.604 of the Texas Uniform Commercial Code).

Date of Sale:

Tuesday, October 6, 2020.

Time of Sale:

The sale will begin no earlier than **10:00 AM** and no later than three (3) hours thereafter.

Location of Sale:

At the **County Courthouse in Wood County**, Texas, at the front door on the East side of the courthouse, unless the location of the sale has been otherwise designated to a specific location by the Commissioner's Court of Wood County, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.

Terms of Sale:

The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Purchase Money Deed of Trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the Purchase Money Deed of Trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

The sale will be made expressly subject to any title matters set forth in the Security Instrument, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and

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effect and have not been subordinated to the Security Instrument. The sale shall not cover any part of the property that has been released of public record from the lien of the Security Instrument. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Security Instrument, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Purchase Money Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

Type of Sale:

The sale is a non-judicial sale being conducted pursuant to the power of sale granted by the Security Instrument executed by Bobby Reep and Sherrie Reep.

Default and Notice:

Default has been made in payment of the Note and Security Instrument and the Note is now unpaid, delinquent and in default. All required notices have been given to Bobby Reep and Sherrie Reep and any and all other necessary parties with regard to the defaulted indebtedness. Servicer has requested the undersigned, substitute trustee, to post, file and give notice of foreclosure of the Security Instrument and the lien thereof in accordance with applicable Texas law and the terms and provisions of the Security Instrument.

Dated: August 6, 2020.



T.J. Riney, Substitute Trustee

AFTER RECORDING, PLEASE RETURN TO:

Riney Packard, PLLC
Attn: T.J. Riney
Two Lincoln Centre
5420 LBJ Freeway, Suite 220
Dallas, Texas 75240

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EXHIBIT "A"

All that certain tract or parcel of land situated in the Mary Ward Survey, Abstract No. 603, Wood County, Texas; being a part of that certain 20.67 acre tract described in Deed to Larry Weems and wife, Carolyn Weems, recorded in Volume 1407, Page 235, Real Property Records of said County; and being more particularly described as follows:

BEGINNING at a capped 1/2 inch iron rod marked "Swanner" set for corner situated N 76° 51' 26" W - 771.33 feet from the Southeast corner of said 20.67 acre tract;

THENCE N 89° 09' 00" W, at 20.75 feet passing a nail set on the end of an Access Easement, and at a total distance of 295.50 feet to a capped 1/2 inch iron rod marked "Swanner" set for corner;

THENCE N 0° 51' 00" E - 295.50 feet to a capped 1/2 inch iron rod marked "Swanner" set for corner;

THENCE S 89° 09' 00" E - 295.50 feet to a capped 1/2 inch iron rod marked "Swanner" set for corner;

THENCE S 0° 51' 00" W - 295.50 feet to the **PLACE OF BEGINNING** containing 2.005 acres.

NOTE: All 1/2 inch iron rods set with surveyor's cap marked "SWANNER".

NOTE: Bearings based on the South fence line of a 20.67 acre tract described in Volume 1407, Page 235, Real Property Records of Wood County, Texas.

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**FIELD NOTES FOR A 30 FOOT WIDE ACCESS EASEMENT
WARD SURVEY - WOOD COUNTY, TEXAS**

All that certain tract or parcel of land situated in the Mary Ward Survey, Abstract No. 603, Wood County, Texas; being a part of that certain 20.67 acre tract described in Deed to Larry Weems and wife, Carolyn Weems, recorded in Volume 1407, Page 235, Real Property Records of said County; and the centerline of a 30 foot wide Access Easement being more particularly described as follows:

BEGINNING at a nail set on the centerline of County Road No. 4430 and being N 35° 53' 12" E - 40.37 feet from the Southeast corner of said 20.67 acre tract;

THENCE in a Westerly direction along first said centerline as follows: N 79° 13' 23" W - 244.90 feet, S 88° 36' 10" W - 168.18 feet, S 89° 23' 12" W - 187.46 feet, N 77° 24' 22" W - 143.06 feet, N 45° 16' 06" W - 50.28 feet, and N 33° 12' 58" W - 43.89 feet to a nail set on the South line of a 2.005 acre tract surveyed out of said Weems tract, being N 89° 09' 00" W - 20.75 feet from the Southeast corner of said 2.005 acre tract, and being the end of said Access Easement.

NOTE: Bearings based on the South fence line of a 20.67 acre tract described in Volume 1407, Page 235, Real Property Records of Wood County, Texas.

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2010 JUN 3 PM 1:18
NOTICE OF FORECLOSURE SALE

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OR ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

1. **Property to Be Sold.** The property to be sold is described as follows: ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE COUNTY OF WOOD, STATE OF TEXAS, BEING IN THE J. RUDELL SURVEY, ABSTRACT NO. 513, BEING ALL OF LOT 207, PART I, SECTION IX, HOLLY LAKE RANCH, A SUBDIVISION OF WOOD COUNTY, TEXAS, ACCORDING TO THE PLAT OF SUBDIVISION FILED IN VOLUME 8, PAGE 16, PLAT RECORDS OF WOOD COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 01/08/2010 and recorded in Document 2010-00000621 real property records of Wood County, Texas.

3. **Date, Time, and Place of Sale.** The sale is scheduled to be held at the following date, time, and place:

Date: 10/06/2020

Time: 01:00 PM

Place: Wood County, Texas at the following location: EAST DOOR (FRONT DOOR) OF THE WOOD COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.


4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust.

5. **Obligations Secured.** The Deed of Trust executed by SANDY DALE LOWE AND SHARON KAY GRUBBS LOWE, provides that it secures the payment of the indebtedness in the original principal amount of \$167,400.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Cardinal Financial Company, Limited Partnership is the current mortgagee of the note and deed of trust and CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP is mortgage servicer. A servicing agreement between the mortgagee, whose address is Cardinal Financial Company, Limited Partnership c/o CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, 1 Corporate Dr., Ste 360, Lake Zurich, IL 60047 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

THIS FORECLOSURE SALE IS BEING CONDUCTED UNDER THE EXCEPTION REFERENCED IN GOVERNOR ABBOTT'S EXECUTIVE ORDER GA-28(1)(A)


Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
Lori Liane Long, Attorney at Law
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas Parkway
Dallas, TX 75254



Certificate of Posting

I am _____ whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on _____ I filed this Notice of Foreclosure Sale at the office of the Wood County Clerk and caused it to be posted at the location directed by the Wood County Commissioners Court.

Harriett Fletcher

Harriett Fletcher 9-03-2020